

State of Washington  
Office of Insurance Commissioner  
2002 Washington Market Share and Loss Ratio  
Line of Business: Fire

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Factory Mut Ins Co	21482	RI	\$10,350	10.24%	\$8,368	(\$48)	(0.58)%
2	Affiliated Fm Ins Co	10014	RI	\$8,802	8.70%	\$7,686	\$411	5.34%
3	Safeco Ins Co Of Amer	24740	WA	\$8,626	8.53%	\$8,616	\$3,785	43.93%
4	American Security Ins Co	42978	DE	\$5,726	5.66%	\$5,170	\$1,236	23.92%
5	Hartford Fire In Co	19682	CT	\$5,630	5.57%	\$4,339	\$555	12.79%
6	Zurich American Ins Co	16535	NY	\$3,496	3.46%	\$3,128	(\$731)	(23.36)%
7	American States Ins Co	19704	IN	\$3,407	3.37%	\$2,869	\$1,408	49.09%
8	Allianz Ins Co	35300	CA	\$3,317	3.28%	\$3,087	\$1,265	40.96%
9	Allstate Ins Co	19232	IL	\$2,589	2.56%	\$2,364	\$1,409	59.60%
10	American Guarantee & Liability Ins	26247	NY	\$2,389	2.36%	\$3,140	(\$218)	(6.93)%
11	Mutual Of Enumclaw Ins Co	14761	WA	\$2,370	2.34%	\$2,493	\$1,512	60.63%
12	United States Fire Ins Co	21113	NY	\$2,345	2.32%	\$2,764	\$5,100	184.49%
13	Uniqard Ins Co	25747	WA	\$2,219	2.19%	\$2,107	\$1,005	47.71%
14	Pemco Mut Ins Co	24341	WA	\$1,849	1.83%	\$1,733	\$401	23.11%
15	Westport Ins Corp	34207	MO	\$1,560	1.54%	\$1,017	(\$24)	(2.37)%
16	Travelers Ind Co Of IL	25674	IL	\$1,514	1.50%	\$1,868	(\$29)	(1.57)%
17	National Cas Co	11991	WI	\$1,317	1.30%	\$1,308	\$678	51.88%
18	Lumbermens Underwriting Alliance	23108	MO	\$1,270	1.26%	\$1,932	\$53	2.75%
19	St Paul Fire & Marine Ins Co	24767	MN	\$1,186	1.17%	\$1,084	\$15	1.43%
20	Western Natl Assur Co	24465	WA	\$1,147	1.13%	\$942	\$554	58.79%
21	Royal Ind Co	24678	DE	\$1,123	1.11%	\$1,051	\$18	1.75%
22	United Services Auto Assoc	25941	TX	\$1,101	1.09%	\$1,076	\$941	87.48%
23	Balboa Ins Co	24813	CA	\$1,061	1.05%	\$908	\$366	40.34%
24	Specialty Natl Ins Co	20524	IL	\$1,039	1.03%	\$1,039	\$329	31.61%
25	Universal Underwriters Ins Co	41181	KS	\$981	0.97%	\$880	\$843	95.83%
26	Foremost Ins Co	11185	MI	\$945	0.93%	\$543	\$65	11.98%
27	Travelers Ind Co	25658	CT	\$941	0.93%	\$968	(\$193)	(19.90)%
28	Grange Ins Assn	22101	WA	\$920	0.91%	\$1,026	\$442	43.04%
29	Fidelity & Deposit Co Of MD	39306	MD	\$912	0.90%	\$840	\$253	30.11%
30	Employers Ins of Wausau	21458	WI	\$909	0.90%	\$1,010	\$325	32.16%
31	Westchester Fire Ins Co	21121	NY	\$871	0.86%	\$1,072	\$148	13.83%
32	Oregon Mut Ins Co	14907	OR	\$821	0.81%	\$771	\$185	24.04%
33	Trinity Universal Ins Co Of KS	15954	KS	\$817	0.81%	\$780	\$108	13.84%
34	American Home Assur Co	19380	NY	\$764	0.76%	\$776	\$236	30.43%
35	Discover Prop & Cas Ins Co	36463	IL	\$763	0.75%	\$614	\$239	39.03%
36	American Modern Home Ins Co	23469	OH	\$758	0.75%	\$583	\$350	60.08%
37	American Economy Ins Co	19690	IN	\$730	0.72%	\$681	\$125	18.34%
38	North Pacific Ins Co	23892	OR	\$682	0.67%	\$617	\$105	17.08%
39	Security Natl Ins Co	19879	TX	\$666	0.66%	\$556	\$1,018	183.04%
40	Glens Falls Ins Co	34622	DE	\$616	0.61%	\$587	\$595	101.36%
All 192 Other Companies				\$12,590	12.45%	\$13,459	\$10,965	81.47%
Totals (Loss Ratio is average)				\$101,117	100.00%	\$95,853	\$35,802	37.35%

(1)Excluding all Loss Adjustment Expenses (LAE)